

WORKFORCE HOUSING ELEMENT (27 April 2016)

INTRODUCTION

Sandy Springs' population is largely comprised of very affluent owner households and low-income renter households. There are few middle-income households, or "workforce" households as they are sometimes known, in between.

This bifurcation is illustrated in the image below, which separates Sandy Springs' households by whether they rent or own, household income, and householder age. The highlighted cells indicate large concentrations of households in a particular age and income category. The cluster of yellow cells in the top left are lower-income renter households, while the cluster of blue cells in the bottom right are higher-income owner households. As one would expect, there are low concentrations of high-income renters and low-income owners, but there is also a surprising lack (outlined in red) of households in the \$65,000 to \$100,000 income category, whether renters or owners, of any age—these are the workforce households.

Sandy Springs Renters and Owners by Age and Income

		Renters					Owners					TOTAL
		Young Professionals 18-34, No Kids	Mature Professionals 35-54, No Kids	Families 18-64, Kids	Empty Nesters 55-64, No Kids	Retirees 65+, No Kids	Young Professionals 18-34, No Kids	Mature Professionals 35-54, No Kids	Families 18-64, Kids	Empty Nesters 55-64, No Kids	Retirees 65+, No Kids	
Household Income	< \$25K	964 2.2%	1,751 3.9%	923 2.1%	786 1.8%	775 1.7%	42 0.1%	146 0.3%	160 0.4%	128 0.3%	908 2.0%	6,582 14.8%
	\$25K-\$50K	3,046 6.9%	1,223 2.8%	1,465 3.3%	485 1.1%	1,031 2.3%	136 0.3%	448 1.0%	269 0.6%	569 1.3%	1,318 3.0%	9,989 22.5%
	\$50K-\$65K	1,049 2.4%	973 2.2%	1,019 2.3%	84 0.2%	667 1.5%	115 0.3%	327 0.7%	194 0.4%	302 0.7%	480 1.1%	5,211 11.7%
	\$65K-\$80K	724 1.6%	321 0.7%	208 0.5%	126 0.3%	137 0.3%	235 0.5%	428 1.0%	213 0.5%	298 0.7%	499 1.1%	3,190 7.2%
	\$80K-\$100K	403 0.9%	202 0.5%	443 1.0%	0 0.0%	76 0.2%	228 0.5%	404 0.9%	444 1.0%	207 0.5%	338 0.8%	2,746 6.2%
	\$100K-\$200K	881 2.0%	597 1.3%	356 0.8%	304 0.7%	199 0.4%	872 2.0%	1,168 2.6%	2,062 4.6%	912 2.1%	1,397 3.1%	8,748 19.7%
	\$200K-\$300K	37 0.1%	55 0.1%	168 0.4%	142 0.3%	176 0.4%	91 0.2%	413 0.9%	1,162 2.6%	610 1.4%	639 1.4%	3,494 7.9%
	\$300K+	89 0.2%	192 0.4%	61 0.1%	34 0.1%	52 0.1%	17 0.0%	603 1.4%	2,024 4.6%	961 2.2%	462 1.0%	4,494 10.1%
TOTAL		7,193 16.2%	5,316 12.0%	4,643 10.4%	1,961 4.4%	3,113 7.0%	1,736 3.9%	3,937 8.9%	6,528 14.7%	3,986 9.0%	6,041 13.6%	44,454 100.0%

Source: American Community Survey, 2009-2013

The split community profile is both a cause and effect of the current housing supply, which tends towards either expensive, large-lot single-family homes or aging rental apartments. There is therefore little housing supply that is both affordable and desirable to middle-class earners like teachers, first responders, and nurses.

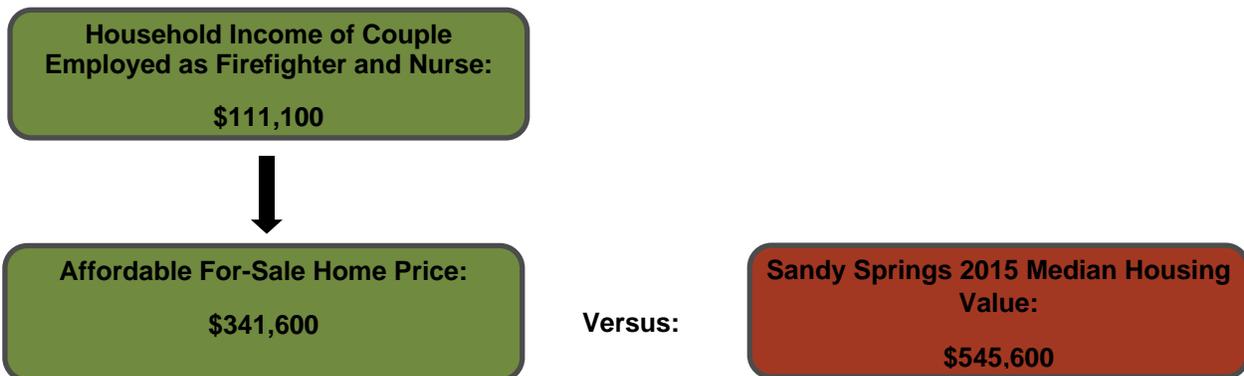
Median Salaries for Sample Workforce Jobs in the Atlanta Region

Position	Median Salary
Elementary, Middle, or High School Teacher	\$54,700
Firefighter	\$65,400
Registered Nurse	\$65,000

Source: U.S. Bureau of Labor Statistics for the Atlanta MSA, 2014

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Affordability of For-Sale Housing in Sandy Springs¹



Source: Esri, RCLCO

Sandy Springs has experienced an increase in new, market rate rental housing in recent years, and this new supply has somewhat increased the number of housing options that are more affordable and desirable to the workforce households listed above. However, affordable and available for-sale housing options remain extremely limited.

There are several reasons why market forces have not supported the development of new for-sale housing that is affordable to workforce households in Sandy Springs. To have a positive impact, any workforce housing policy in Sandy Springs must address, or at least acknowledge, the following barriers:

- **Land is expensive.** Developers cannot afford to build middle-priced homes when land costs are as high as they are today, unless they are able to build at higher densities—for single-family homes, this means on smaller lots—than are allowed by existing zoning regulations. Land costs also drive up the costs of providing the amount of parking required by local zoning regulations or project underwriters; this impacts the feasibility of multifamily workforce housing more than single-family workforce housing.
- **Parcels available for development or redevelopment are not always located where people want to live.** Developers will not build in areas where crime, underperforming schools, lack of public transportation access (whether MARTA rail, buses, or both), or other factors would make the area unattractive to end buyers or renters. They will not build where they cannot sell.
- **Public funding is oriented toward “affordable” housing development, not “workforce” housing development.** Federal resources like housing vouchers are reserved for low-income households, rather than moderate-income households that live on teacher, nurse, or first responder salaries. Regional and state resources for developers to build workforce housing also remain limited.

DEFINING WORKFORCE HOUSING

Most “affordable housing” policies and programs target low-income households, which is defined by the U.S. Department of Housing and Urban Development (HUD) as less than 80% of an area’s median income (AMI), adjusted for family size. Many affordable housing programs target even lower-income earners, those that HUD defines as “very low income” or “extremely low income.” Workforce housing is different; instead, it targets more moderate income households.

¹ Median home value is from Esri, 2015. The affordable housing price is a rough calculation by RCLCO that assumes a 30-year mortgage, 5.0% interest rate, and a 20% down payment.

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FY 2015 HUD Income Limit Definitions for Fulton County, GA

Income Category	Household Size					
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Extremely Low Income; 30% AMI or Poverty Level	\$14,350	\$16,400	\$20,090	\$24,250	\$28,410	\$32,570
Very Low Income; 50% AMI	\$23,900	\$37,300	\$30,700	\$34,100	\$36,850	\$39,600
Low Income; 80% AMI	\$38,200	\$43,650	\$49,100	\$54,550	\$58,950	\$63,300

Source: U.S. HUD

However, precisely how to define “workforce” households is something that Sandy Springs will have to decide as part of the process of developing its own local policy. In other words, what specific group of households does the City want to target? The City could follow HUD’s model and define workforce households by an income range, such as one based on median salaries of “workforce” occupations or as a percent of area median income. The Urban Land Institute has also previously defined workforce housing this way, describing it as housing for households who earn between 60% and 120% of AMI. Alternatively, perhaps the City is more interested in defining eligibility by job type than by income level. This would suggest limiting workforce households to a specific set of occupations, such as teachers, firemen, policemen, other city or county employees, Constitutional defenders, or other employee classifications.

Additionally, the City’s definition of workforce households may be impacted by the type of housing—rental, for-sale, or both—it hopes to make more affordable. If defining workforce households by income, eligibility requirements will have to be higher for a for-sale housing focused policy. The options are limitless, but an operational definition of the households and class of employees Sandy Springs wants to target is essential to carrying out an effective policy or program.

THE CURRENT POLICY ENVIRONMENT

At present, there is a lack of resources or housing policies for middle-income households that earn too much to qualify for federal assistance, but too little to afford market rate for-sale homes in Sandy Springs. To explore how to address this gap, Sandy Springs can learn from existing workforce housing programs in the Atlanta area and best practices nationwide.

Overall, there are limited programs in place in the Atlanta area intended to create or maintain workforce housing. Most programs target lower income households, especially households earning less than 60% AMI; there are currently no tools in use in the Atlanta region for households earning over 80% AMI for rental housing or over 140% of AMI for homeownership. Below are existing programs that target the higher end of that income range or specific “workforce” occupations.

State Resources

- **Georgia Dream.** The Georgia Department of Community Affairs oversees Georgia Dream, a down payment assistance and mortgage program. The typical program loan is \$5,000, or \$7,500 for educators, nurses, or “protectors,” like firemen. While the program largely targets first-time homebuyers, in Fulton County, both first-time buyers and repeat buyers are eligible for assistance, provided they meet the income requirements. One- and two-person households in Fulton County are eligible if they earn less than \$69,000, and households with three or more people must make less than \$79,500. However, the home purchase price cannot exceed

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\$250,000, which limits the number of opportunities for buyers to use this program in Sandy Springs.

Regional Resources

- ***Dunwoody and Brookhaven Housing Reimbursements.*** Full-time uniformed officers in Dunwoody and Brookhaven can receive housing reimbursements for living in the same jurisdiction as where they work. Specifically, the City of Brookhaven will provide five years of monthly housing stipends to officers who rent or buy a home in the city. Officers receive \$400 per month for the first two years of employment, \$300 per month for the third year, \$200 per month for the fourth year, and \$100 per month for the fifth year. In Dunwoody, officers who live in the city (in both rental and owner-occupied housing) are eligible to receive a monthly housing reimbursement as soon as they are hired. The City Council determines the amount to be appropriated to the program each year but maintains funding of at least \$300 per month for each program participant (all participants receive equal reimbursement).
- ***Atlanta Housing Opportunity Bonds.*** The City of Atlanta, Atlanta Housing Authority, and Invest Atlanta have had success with a joint workforce housing initiative funded through Housing Opportunity Bonds (HOBs). Funds have been used for several programs, including HOME Atlanta 4.0, which offers 30-year fixed interest mortgages paired with 5% forgivable grants that homebuyers can put toward down payment and closing costs. To be eligible, homebuyers must earn less than 140% of the area median income (AMI) and purchase a home of no more than \$365,000. HOBs have also provided gap financing (in the form of low interest loans) for multifamily developers to cover acquisition, construction, or renovation costs. In return, the developer agrees to keep the housing affordable for 15 years or the period of the loan, whichever is longer, and at least 20% of the new units must be reserved for low-income households (60% AMI). The HOBs have also provided gap financing for local community housing development organizations in addition to private multifamily developers.
- ***Atlanta Lease Purchase Bonds.*** Invest Atlanta has also issued lease purchase bonds to developers whose investments create or retain jobs for rental workforce housing in the city through the development of mixed-use projects. Under the program, Invest Atlanta holds title to the mixed-use property for ten years, which allows the developer to receive tax abatement on the property. In the first year, the developer receives a 50% tax abatement; the abatement decreases by 5% annually to 0% after ten years. Invest Atlanta has used this tool in higher cost areas of Atlanta, where the tax abatement is larger, but it has reserved this program for projects over \$10 million.
- ***Atlanta Inclusionary Zoning Regulations.*** Atlanta is in the process of developing an inclusionary zoning policy as part of its zoning rewrite. Inclusionary zoning mandates or incentivizes affordable or workforce housing as part of new residential developments.

NATIONAL BEST PRACTICES

Although there are limited local examples of workforce housing policies, there are a variety of best practices that have been applied across the country. Significantly, all of these best practices imply that Sandy Springs *must build more housing* in order to increase the workforce housing supply, rather than attempt to reduce the cost of existing housing. This will allow the City to improve affordability for workforce households while working with—not against—market forces. The following are potential policy options for Sandy Springs. To read more about each example, refer to the web links provided in the footnotes throughout.

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Offer fee waivers and/or expedited permitting for developers that build workforce housing. These relatively simple administrative changes are the low-hanging fruit. However, procedural changes alone are insufficient; instead, they must be adopted in conjunction with more program-based or zoning-based best practices, like those detailed in the paragraphs below, to be effective in increasing the supply of workforce housing.

Works For:	Rental, For-Sale
Examples:	<ul style="list-style-type: none">• Austin, TX: S.M.A.R.T. Housing Policy²• San Diego, CA: Expedite Program for Affordable/In-Fill Housing³

Reduce regulatory barriers or product limitations for developers that build workforce housing.

Density bonuses, height bonuses, reduced parking requirements, and reduced minimum unit sizes would all be attractive incentives to developers. These bonuses could be awarded on a case-by-case basis through variances, but the City could also amend its zoning requirements to allow higher residential densities in target growth areas of the city, including Roswell Road, Perimeter Center, and around MARTA stations. These policy tools have the advantage of not requiring the establishment of an entirely new program or public-private entity, as many of the other best practices do; however, these tools may also be some of the most politically contentious, given residents' concerns about increasing density in Sandy Springs.

Works For:	Rental, For-Sale
Examples:	<ul style="list-style-type: none">• Seattle, WA: Incentive Zoning⁴
Further Reading:	<ul style="list-style-type: none">• Dyett & Bhatia. <i>Santa Monica Zoning Ordinance Update. Community Benefits and Incentives: Issues, Options, and Case Studies</i>. Prepared for the City of Santa Monica, 2012.⁵

Offer property tax abatements for the development of new workforce housing that is integrated into mixed-use projects. In exchange for building workforce housing units, the City could offer a tax abatement on the property for a certain number of years. The length of the tax abatement period could be tied to the number or percentage of total units that are workforce units. For the local Development Authority to offer this incentive, the new housing must be part of a mixed-use project that contains a commercial component in addition to residential units.

Works For:	Rental
Examples:	<ul style="list-style-type: none">• Atlanta, GA: Lease Purchase Bonds⁶• Portland, OR: Limited Tax Exemption Programs⁷

Adopt inclusionary zoning. Inclusionary zoning (IZ) policies often specify that a certain share of units in a new housing development meet some level of affordability requirements. Montgomery County, Maryland, has the oldest IZ program in the nation. It required moderately priced dwelling units (MPDUs) to be included in all new residential projects and awards density bonuses based on the number of MPDUs constructed.

² https://www.austintexas.gov/sites/default/files/files/Housing/Application_Center/SMART_Housing/smart_guide_0708.pdf

³ <https://www.sandiego.gov/sites/default/files/legacy/development-services/pdf/industry/infobulletin/ib538.pdf>

⁴ <http://www.seattle.gov/housing/housing-developers/incentive-zoning>

⁵ <https://www.smgov.net/uploadedFiles/Departments/PCD/Zoning/Community-Benefits-Issues.pdf>

⁶ <https://www.investatlanta.com/business/bonds-incentives/localcity-incentives/lease-purchase-bonds/>

⁷ <https://www.portlandoregon.gov/phb/61182>

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Works For:	Rental, For-Sale
Examples:	<ul style="list-style-type: none"> • Montgomery County, MD: Moderately Priced Dwelling Unit Program⁸ • Boston, MA: Inclusionary Development Policy^{9,10}
Further Reading:	<ul style="list-style-type: none"> • <i>Chicago Metropolitan Agency for Planning Inclusionary Zoning Strategy Report</i>. June 2008.¹¹ • City of Seattle Inclusionary Zoning Consultant Reports¹² • <i>Inclusionary Zoning Model Bylaw</i>. State of Massachusetts Smart Growth Toolkit.¹³

Promote employer-assisted housing programs. To support employee attraction and retention, some employers provide down payment assistance, low-interest loans, or tax credits to low- and middle-income workers when they buy a house. These programs can be used to make both rental and for-sale housing more affordable, but each requires different incentives. Down payment assistance, for example, only applies to for-sale housing. Tax credits, on the other hand, can be used for either rental or for-sale housing. There is also an interesting recent program in Seattle, where the University of Washington entered into a long-term ground lease with a developer to build a new apartment complex on the property. In exchange, University and Seattle Children's Hospital employees have first priority in renting the new units.

Works For:	Rental, For-Sale
Examples:	<ul style="list-style-type: none"> • Washington, DC: Employer Assisted Housing Program¹⁴ • Park City, UT¹⁵ • State of Georgia: Georgia Dream¹⁶ • Seattle, WA: Bridges@11th Apartments¹⁷

Hold parcels in a land trust. A nonprofit or public-private entity would own land in the trust in perpetuity and permit other users to build or sell structures on the land. As a result, sales of these parcels would exclude the land itself, which would significantly reduce the purchase price. Because this requires the creation of a new third-party entity, this policy option is more ambitious and complex. It also requires significant funding.

Works For:	Rental, For-Sale
Examples:	<ul style="list-style-type: none"> • Burlington, VT: Champlain Housing Trust¹⁸ • Irvine, CA: Irvine Community Land Trust¹⁹
Further Reading:	<ul style="list-style-type: none"> • <i>Community Land Trusts: Leasing Land for Affordable Housing</i>. Lincoln Institute of Land Policy, 2005.²⁰ • Introduction to Community Land Trusts. Burlington Associates.²¹

⁸ http://www.montgomerycountymd.gov/DHCA/Resources/Files/housing/singlefamily/mpdu/execreg_13-05am.pdf

⁹ Detailed policy overview, 2010: <http://www.wellesleyinstitute.com/wp-content/uploads/2010/03/CaseStudyBoston.pdf>

¹⁰ Recent updates to policy, 2015: <http://www.cityofboston.gov/news/Default.aspx?id=20463>

¹¹ <http://www.cmap.illinois.gov/documents/10180/55940/Inclusionary+Zoning+Report.pdf/eb7168d8-0eef-4dbb-aeef-d6e4fa80ef84>

¹² <http://www.seattle.gov/council/issues/affordablehousing/linkagefee.html#reports>

¹³ http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf

¹⁴ <http://dhcd.dc.gov/service/employer-assisted-housing-program-eahp>

¹⁵ <http://parkcity.org/home/showdocument?id=10168>

¹⁶ <https://www.dca.ga.gov/housing/homeownership/programs/downloads/GADreamBrochure.pdf>

¹⁷ <http://www.washington.edu/admin/hr/benefits/saving/housing/bridges.html>

¹⁸ <http://www.getahome.org/>

¹⁹ <http://www.irvineclt.com/>

²⁰ http://www.lincolninstitute.edu/pubs/1008_Land-Lines--April-2005--Volume-17--Number-2

²¹ <http://www.burlingtonassociates.com/#!/home>

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Where there is less demand, assemble parcels for development through a land bank. The City or a public-private entity could make land that is not in-demand currently more attractive for development or redevelopment by assembling parcels and selling these sites to developers. This would transfer the time and risk associated with acquiring all of the parcels needed for a new development from the developer to the City, therefore making the opportunity more attractive to developers. The City could stipulate that some number of workforce housing units must be built on the parcels sold to developers through this process. Several cities have used land assembly to prepare large parcels for transit-oriented development and at the same time attach mixed-income requirements to those parcels' future development. Charlotte's Scaleybark station area is one example. Atlanta's MARTA also has affordability requirements for land it owns around station areas.

The primary limitation of establishing a local land bank is the funding it would require, for both acquisition and property management. The City would also show lost property tax revenue for the parcels under their control. For these reasons many cities cannot afford or prefer other policies to land banks.

Works For:	Rental, For-Sale
Examples:	<ul style="list-style-type: none">• Denver, CO: Urban Land Conservancy²²• Minneapolis, MN: Twin Cities Community Land Bank²³

Pursue a housing trust fund or loan fund. Under this approach, property tax revenues or recordation tax revenues are earmarked for a loan fund. This fund would provide leverage for private developers so that the developers can afford to build more housing, specifically housing that is affordable to workforce households.

Works For:	Rental (loan fund), For-Sale (trust fund)
Examples:	<ul style="list-style-type: none">• Minneapolis, MN: Affordable Housing Trust Fund Program²⁴• Washington, DC: Housing Production Trust Fund²⁵

Adopt a leasehold excise tax for government property. This policy involves leasing publicly owned land to a developer, on the condition that the developer builds some amount of workforce housing. Because the developer does not own the land, the developer does not have to pay property taxes. In exchange, the City would receive lease revenue, leasehold excise tax revenue, and could also raise bonds against the property.

Works For:	Rental
Examples:	<ul style="list-style-type: none">• Washington State: Leasehold Excise Tax²⁶

Establish a commercial linkage fee. Under this policy, the City would assess impact fees on new commercial developments or large employers, based on the logic that new businesses generate demand for additional housing and services in the city. The revenues collected are then used as a funding source for affordable or workforce housing developments near these new jobs. The funds could serve as a dedicated revenue stream for some of the policies detailed above, such as housing trust funds or land banks. In Boston, for example, linkage fees support the Neighborhood Housing Trust and the Neighborhood Jobs Trust (a job training organization).

²² <http://www.urbanlandc.org/>

²³ <http://www.tcclandbank.org/>

²⁴ http://www.ci.minneapolis.mn.us/cped/rfp/AHTF_home

²⁵ <https://www.cnhed.org/hptf/>

²⁶ <http://app.leg.wa.gov/rcw/default.aspx?cite=82.29A>

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Works For:	Rental, For-Sale
Examples:	<ul style="list-style-type: none"> • Boston, MA: Neighborhood Housing Trust²⁷ • Seattle, WA: Affordable Housing Impact Mitigation Program for Commercial²⁸
Further Reading:	<ul style="list-style-type: none"> • Tool: Commercial Linkage Fees. Puget Sound Regional Council.²⁹ • Affordable Housing Benefit Fee Study. Prepared by Economic Roundtable for the City of Los Angeles, 2011.³⁰

Allow accessory dwelling units (ADUs). ADUs are self-contained apartments built on existing single-family lots, either attached to or detached from the existing structure. They increase the affordable housing supply without a noticeable increase in density or height, and can thus be integrated into existing single-family neighborhoods without altering the community's character. Because only interested individual homeowners build the ADUs, the impact of an ADU policy will be limited relative to more prescriptive zoning changes or workforce policies that target larger scale developments. Additionally, ADUs tend to be small; as a result, they may be a better alternative for singles, couples, and seniors than families.

Works For:	Rental
Examples:	<ul style="list-style-type: none"> • Santa Cruz, CA: Accessory Dwelling Unit Development Program³¹
Further Reading:	<ul style="list-style-type: none"> • AccessoryDwellings.org: Model Code for Accessory Dwelling Units, and full list of cities with ADU policies^{32,33}

Summary of Best Practice Policies and Programs

Policies for Rental Workforce Housing	Policies for For-Sale Workforce Housing
<ul style="list-style-type: none"> • Expedited permitting, fee waivers • Developer bonuses and incentives • Tax abatements/lease purchase agreements • Inclusionary zoning • Employer assistance programs • Land trust • Land bank • Housing loan fund • Leasehold excise tax • Commercial linkage fees • ADUs 	<ul style="list-style-type: none"> • Expedited permitting, fee waivers • Developer bonuses and incentives • Inclusionary zoning • Employer assistance programs • Land trust • Land bank • Housing trust fund • Commercial linkage fees

²⁷

http://dnd.cityofboston.gov/portal/v1/contentRepository/Public/dnd%20pdfs/HousingDevelopment/NHT_Report_2014_150406_1230.pdf

²⁸ <https://www.theurbanist.org/2015/11/10/toward-affordable-housing-seattle-adopts-a-commercial-linkage-fee/>

²⁹ <http://www.psrc.org/growth/housing/hip/alltools/linkage-fee>

³⁰ <https://playfairfarmersfield.files.wordpress.com/2012/09/affordable-housing-benefit-fee-study-6-3-2011-print.pdf>

³¹ <http://www.cityofsantacruz.com/departments/planning-and-community-development/programs/accessory-dwelling-unit-development-program>

³² <https://accessorydwellings.org/2014/11/25/model-code-for-accessory-dwelling-units/>

³³ <https://accessorydwellings.org/adu-regulations-by-city/>

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NEXT STEPS FOR SANDY SPRINGS

As the City moves forward in considering how to address housing affordability for workforce households in Sandy Springs, key next steps will include:

- Define “workforce households.” What income levels or occupations does the City want to target?
- Determine whether the desired program will target rental housing, for-sale housing, or both.
- Talk to local leadership who are familiar with local workforce housing efforts, including:
 - Leadership at the Georgia Dream Homeownership Program;
 - Leadership at the City of Dunwoody and the City of Brookhaven, to better understand the Cities’ workforce housing stipend programs in light of Sandy Spring’s proposed trial housing stipend;
 - Invest Atlanta, regarding housing opportunity bonds and lease purchase bonds; and
 - The Office of Planning within the City of Atlanta’s Department of Planning and Community Development, regarding their Inclusionary Zoning policies and zoning rewrite.

Conduct further research into programs and policies of interest. Examples above and articles in the *Further Reading* section below will provide a good start.

FURTHER READING

Local and Regional Policy Information

- *Invest Atlanta Affordable Housing Presentation to Atlanta City Council*. July 22, 2014. Available at <http://www.scribd.com/doc/238008827/Invest-Atlanta-affordable-housing-presentation-to-Atlanta-City-Council-2014>
- *Invest Atlanta 2014 Development Incentive Funding Descriptions*. Available at <http://www.investatlanta.com/wp-content/uploads/2014-Developer-Incentive-Funding-Descriptions-Final-2-1.pdf>
- *Equitable TOD Market and Financial Feasibility Analysis*. Bleakly Advisory Group, 2014. Available at <http://www.atlantaregional.com/land-use/transit-oriented-development/atlanta-tod-collaborative> (scroll down to Collaborative Progress section)

Best Practices Research

- *Overview of Best Practices in Affordable Housing*. City of Austin, TX. Available at http://www.austintexas.gov/sites/default/files/files/Capital_Planning/Website/Best_Practices_in_Affordable_Housing.pdf
- *Workforce Housing: Barriers, Solutions, and Model Programs*. Haughey, 2002. Available at http://www.tbrpc.org/resource_center/pdfs/housing/ULI_Workforce_Housing.pdf
- *Policy Tools and Best Practices for Affordable and Workforce Housing*. Winters, 2014. Available at <http://www.townofchapelhill.org/home/showdocument?id=26819>
- *Mixed-Income Housing near Transit: Increasing Affordability with Location Efficiency*. Available at <http://www.reconnectingamerica.org/assets/Uploads/091030ra201mixedhousefinal.pdf>